

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after allowance or after an Office action under *Ex Parte Quayle*, 25 USPQ 74, 453 O.G. 213 (Comm'r Pat. 1935). Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, prosecution in this application has been reopened pursuant to 37 CFR 1.114. Applicant's submissions filed/IDS's filed on 5/1/2012 and 7/20/2012 have been entered and considered.

Allowable Subject Matter

2. Claims 75-89, 105 and 107-108 are allowed.

3. The present invention is directed to an account-holder selectively turning the verification feature on and off. The system allows a user to temporarily disable the verification function when verification is inconvenient or impractical, make a transaction that would otherwise require verification, and then re-enable the verification function to prevent authorized charges.

The closest prior art are:

Blonder 5,708,422 is directed to a way of authorizing a transaction in which the customer is informed of a pending authorization, and the transaction is then authorized only in response to a customer confirmation. Blonder allows a principal to be automatically alerted to, and/or to promptly authorize, an agent-initiated transaction which may, for example, be deemed atypical based on a pre-stored profile specified by

the principal. Blonder 2:43-60. Blonder describes having Blonder's system contact the account-holder rather than the account-holder contacting Blonder's system during transaction authorization. Blonder 7:65 - 9:30. When a merchant requests verification from a card issuer, the card issuer may call the customer possessing the card for verification. When the customer provides the verification to the card issuer, effectively approving the transaction, the card issuer in turn provides verification to the merchant. Blonder 5:25-47.

Joao 6,529,725 is directed to providing financial transaction authorization, notification and/or security, in conjunction with credit card, charge card, debit card, and/or currency or "smart" card use, savings and/or checking account activity and use and/or cellular telephone use. Joao 3:66 - 4:7. In instances when the communication device does not have a reply or two-way pager feature, the cardholder may simply telephone the central processing office or a processing center for the card in order to personally appraise the center or office of his or her response to the central processing computer transmission regarding the transaction. Joao 19:1-7.

The references alone or in combination fail to teach, verification function is sequentially enabled, disabled and then re-enabled, the following limitation present in independent claim 75 "**receiving instructions from an account-holder associated with said credit card data to selectively disable a previously enabled verification function; receiving instructions from said account-holder to selectively enable said verification function; receiving a subsequent transaction approval request from another merchant; electronically verifying said subsequent transaction**

approval request with said account-holder, responsive to the selectively enabled verification function, via a communication with said account-holder separate from said communication with said another merchant"

The references alone or in combination fail to teach, the following limitation present in independent claims 105-107 "**said authorization module including an interactive verification module" operative to wait for said account-holder to initiate said connection with said account-holder communication module, any prior notification to said account- holder regarding said transaction being disabled"**

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Points Of Contact

Any inquiry concerning this communication or earlier communications from the examiner should be directed to RAQUEL ALVAREZ whose telephone number is (571)272-6715. The examiner can normally be reached on Monday-Thursday from 800-6:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Namrata (Pinky) Boveja can be reached on (571)272-8105. The fax phone

number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Raquel Alvarez/

Primary Examiner, Art Unit 3682

9/14/2012